

Testimony for SB-4 AN ACT CONCERNING CONNECTICUT'S PRESENT AND FUTURE HOUSING NEEDS.

Nancy Bowden, Bloomfield – SUPPORT with revisions

Date: February 27, 2023

To: Housing Committee

My name is Nancy Bowden, resident of the town of Bloomfield and member of the Nonprofit Accountability Group in Hartford as well as numerous climate equity organizations. I write to support the overall goals and spirit of Senate Bill 4, with reservations and specific requested revisions.

I am retired now but most of the final three decades of my work life were spent working for various nonprofits, religious organizations and one housing authority that all had components of affordable housing in their missions and programming.

The solution to homelessness is adequate housing for all. The solution for housing insecurity is decent, safe, healthy housing for everyone and every household. This seems obvious but I state it because it is rare that we actually aim at the optimal solution. Instead we find ways to keep current inequities in place while assuaging our collective consciences through subsidies and other partial financial support that requires bureaucratic processes to access and prevent low wealth individuals from making any progress toward security. Note that we are able to create many jobs in those bureaucracies that skim off the funds (I know - I have been among those who benefit in this way). But somehow we just can't seem to direct our public funds to the actual humans who need safe and reliable housing.

SB-4 takes some steps in the right direction – and for that reason will be heartily opposed by the private sector and by private citizens who do not believe in what they like to call “hand-outs”. Many will prefer to put our legalistic manufactured “property rights” over the needs of families (yes, including children) to have daily security in where they will eat, sleep, study, etc.

I support rent caps. It's time, especially after we have witnessed the way greed or other negative impulses resulted in exorbitant rent increases during the pandemic because the “market could bear it”. I do not support a society that goes for maximum profit while casting off so many who are the human fodder for that profit. BUT why add 4% onto a measure of CPI? If you **do the math** (highly recommended), that gives the landlords an increase of 4% profit over their actual cost increases. First, not much is giving 4% returns these days, so why do so for landlords? If you carry that out, using compound “interest”, in five years the landlords will be charging an extra 20% over the increase of costs (CPI) or other measure; after 10 years, 50%. Raise your hand if you think wages will rise similarly.

Also, as a homeowner of many years, I know that my biggest monthly expense, my mortgage, does NOT increase, or if it does, I probably made a bad mortgage choice. Sure, insurance and taxes will, but more than the CPI/inflation? Probably not. The only justification for any increase beyond CPI or other “inflation” factor is if said landlord made significant improvements or non-covered repairs in the building. Sadly, for many of the landlords this bill will affect, that is rarely true. But it might make sense to create a process whereby landlords could show proof of investment into their properties (ESPECIALLY

for energy efficiency) in order to gain approval for a slightly higher rent, amortizing said investment, of course. Tax returns might be a good source of this information.

I support a winter moratorium on evictions. I am quite sure this will lead to other shenanigans, but let's not put people out when even the shelters (inadequate at best) are at peak. We tsk-tsk about kids not doing well in school but fail to realize that frequent moves and housing insecurity (not to mention eviction in the middle of the school year) is horribly disruptive to studying and overall mental health (another crisis). I look forward to the expansion to all tenants of the right to counsel in the event of rent dispute or eviction. I did not see any mention of notices being in at least two languages, especially in municipalities with sizeable foreign language speakers, so please address that.

I encourage you to add funding for **direct payment of rent** for those who fall behind, similar to what has been in place during COVID. This will be far less expensive than all the complication that surrounds the eviction process and could even be established as an expanded rental subsidy program to keep families in stable housing without being on an interminable waiting list and possibly "winning" a subsidy that must be used in another town. Again, the dollars from direct solutions are so much smaller than all the workarounds we currently have. Consider how much you might spend on this program compared to the incentives this bill is creating for "workforce housing development" (which I do support, if carried out well). If the state has millions (or billions) for developers and for PILOT payments to towns that encourage such developments, then surely we can just pay rent for hardship cases until our housing stock is able to meet all needs.

This is a large and complex bill, and I anticipate there will be much discussion, negotiation and "finetuning". Those of us interested in advocating for housing as a basic human need and right will continue to watch the legislative process for SB-4 and I urge you to do nothing to weaken it from the perspective of tenants and everything you can to strengthen housing security.

Thank you –

Nancy Bowden

Bloomfield.